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Fill in this information to identify your case: Debtor 1 Ronald G. Pilarchik First Name Middia Name Debtor 2 (Spouse, if filling) First Name Middle Name United States Bankruptcy Court for the:	Last Name Last Name District of New Jersey	T An D As	c if this is: amended supplement penses as	t showing post of the following	petition chapter 13 g date:
Schedule J: Your Exp	aneae				
Be as complete and accurate as possible. If two information. If more space is needed, attach and (if known). Answer every question. Part 1: Describe Your Household	married people are fili	ing together, both are equal. On the top of any addition	ally respons onal pages,	sible for supply write your nam	12/15 ing correct e and case number
E. S.					
1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate house No Yes. Debtor 2 must file Official Form		eparate Household of Debto	or 2.		
2. Do you have dependents? If No Do not list Debtor 1 and Yes, Fill	out this information for	Dependent's relationship to Debtor 1 or Debtor 2		Dependent's	Does dependent live with you?
Deptor 2. each dep Do not state the dependents' names.	endent			PRINTERS AND	No Yes
3. Do your expenses include expenses of people other than yourself and your dependents?	#FORE OF PERSONS AND STORY				
Pant 2: Estimate Your Ongoing Wonthly E	xpenses				
Estimate your expenses as of your bankruptcy file expenses as of a date after the bankruptcy is filed applicable date. Include expenses paid for with non-cash government assistance and have included it on Schedul.	ing date unless you ard. If this is a supplement assistance if you	ntal Schedule J, check the know the value of	plement in box at the	a Chapter 13 ca top of the form Your expen	and fill in the
 The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 		4.	s 1,910.00		
If not included in line 4:					6.00
4a. Real estate taxes		4a.	\$	0.00	
4b. Property, homeowner's, or renter's insurance		4b.	\$	0.00	
4c. Home maintenance, repair, and upkeep exp4d. Homeowner's association or condominium of			4c.	\$	<u>0.00</u> 17 0.00
-a. Homeowner's association of condominium (iues		4d.	\$	110.00

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Debtor 1

Ronald G. Pilarchik
First Name Middle Name

irst Name Middle Name Last Name

Case number (if known)

			Your expenses	
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.	\$	3 10.00
	6b. Water, sewer, garbage collection	6b.	\$	
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	
	6d. Other, Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.	\$	400.00
8.	Childcare and children's education costs	8.	\$	0.00
9.	Clothing, laundry, and dry cleaning	9.	\$	0.00
10.	Personal care products and services	10.	\$	0.00
11.	Medical and dental expenses	11.	\$	100.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$	\$20.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
14.	Charitable contributions and religious donations	14.	\$	0.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	S	0.00
	15b. Health insurance	15b.	\$	0.00
	15c. Vehicle insurance	15c.	\$	250.00
	15d. Other insurance. Specify:	15d.	\$	0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
17.	Installment or lease payments: 17a. Car payments for Vehicle 1	477	e.	0.00
	17b. Car payments for Vehicle 2	17a.	\$	0.00
	17c. Other. Specify:	17b.	\$ \$	0.00
	474 Other Creatify	17c.		0.00
	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). Other payments you make to support others who do not live with you.	17d. 18.	\$	0.00
	Specify:	19.	\$	0.00
	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom		4	
20.	20a. Mortgages on other property		\$	0.00
	20b. Real estate taxes	20a.		2.00
	20c. Property, homeowner's, or renter's insurance	20b. 20c.	\$ \$	
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	
	20e. Homeowner's association or condominium dues	20a.	\$	
		200.	f	

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Debtor 1 Ronald G. Pilarchik Case number (#	known)	-
21. Other. Specify: CMETGENCY	21.	+\$
22. Calculate your monthly expenses.		and marked and demonstrate the transportation of the transportatio
22a. Add lines 4 through 21.	22a.	\$3450.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b.	\$0.00
22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	\$3,45,0.00
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$
23b. Copy your monthly expenses from line 22c above.	23b.	-\$3,450.00
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c.	\$1,543.00
24. Do you expect an increase or decrease in your expenses within the year after you file this form?		
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
No. Yes. Explain here;	Company of the second second	